

Recommended by City Addo

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name LINDA Middle Name KEHO

Surname QUAMESTIE

Date of Birth 06/06/1982 Age 39 Gender FEMALE

Postal Address - House Address 42/3 Akana Mantle Street.

NOTE: please indicate a visible landmark to your home address. NEAR OLD MARKET

Years at this current address 38 mm/yyyy Rent - Own ☒ Mortgage -

Mobile 0244234476 Email -

Spouse Name - Last Name -

Mobile # - Email -

Date of birth dd/mm/yyyy - Age - Number of children 2 dependents 4

Employment

Self Employed ☒ Employee - Unemployed -

Profession - Employer Name and address -

- years of experience 2

Business location. Indicate visible landmark NEAR OLD MARKET

Self employed: business type and details RETAILS OF DRINKS AND WATER

Income details

Monthly - weekly GHS 1500 Daily GHS 300

Previous loan obtained from MJY3 GHc - Date -

Current working capital GHc GHS 10000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHA-719178035-6 Passport # -

Date of issue 02/02/2020 Expiry date 01/02/2030 Place of Issue EFINHA

Purpose for the load GHS 1000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

Collateral

What assets are you using as a security for this loan ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD..... four MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME
(..... LINDA BETO QUARSTIE) IN THE FAITE LANGUAGE,
THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... [Signature] DATE 15/01/2024

**MICRO-CREDIT ENTERPRISE**Guarantor

I FRANCIS RHYLE TETIET hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) LINDA DETA QUARSTIE

Whom I am related to as Auntie

I FRANCIS RHYLE TETIET solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that all legal means will be enforced to collect the said amount plus all other charges.

I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 10/05/2002 Age 22 Gender MALE

Mobile 0597808287 Email -

Postal Address - House Address 92/1 Plavian Junction

Please indicate a visible landmark NEAR HARBOUR

Identification: National ID # GHANA - CARD Passport # -

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of issue GHANA

Employment details. Employee..... Employer Name and address.....

Self employed ☒ nature of business PAINTER

Business location/address SETEBO

Please indicate a visible landmark.....

Unemployed.....

Profession PAINTER years of experience 13

Guarantor's income details. Monthly..... Weekly GHc/2100 Daily GHc/300

Guarantor's signature/thumb print [Signature] Date 15/01/2024

Official use only

Loan officer Aloia Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I LINE DETO OURSHE solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I Abnia Bediako do hereby agree that I am serving as the interpreter for LINE DETO OURSHE and FRANCIS PHILE TETTEH

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required)

 

Client signature and thumb print (Required)





Guarantor signature and thumb print (Required)



